



9-20-06

TFW 3628

PTO/SB/21 (07-06)

Approved for use through 09/30/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

15

Application Number

10/064,783

Filing Date

August 16, 2002

First Named Inventor

Lederman, Lawrence

Art Unit

3628

Examiner Name

Subramanian

Attorney Docket Number

02012-40137

ENCLOSURES (Check all that apply)☐

Fee Transmittal Form

☐

Fee Attached

☒

Amendment/Reply

☐

After Final

☐

Affidavits/declaration(s)

☐

Extension of Time Request

☐

Express Abandonment Request

☐

Information Disclosure Statement

☐

Certified Copy of Priority Document(s)

☐Reply to Missing Parts/
Incomplete Application☐Reply to Missing Parts
under 37 CFR 1.52 or 1.53☐

Drawing(s)

☐

Licensing-related Papers

☐

Petition

☐Petition to Convert to a
Provisional Application☐Power of Attorney, Revocation
Change of Correspondence Address☐

Terminal Disclaimer

☐

Request for Refund

☐

CD, Number of CD(s) _____

☐ Landscape Table on CD☐

After Allowance Communication to TC

☐Appeal Communication to Board
of Appeals and Interferences☐Appeal Communication to TC
(Appeal Notice, Brief, Reply Brief)☐

Proprietary Information

☐

Status Letter

☐Other Enclosure(s) (please identify
below):**Remarks**

Amendment and Request for Reconsideration following June 19, 2006 non-final office action reopening prosecution.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name

Milbank, Tweed, Hadley & McCloy LLP

Signature

Printed name

Michael D. Kurzer

Date

September 18, 2006

Reg. No.

57,350

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as Express mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature

Typed or printed name

Michael Kurzer

Date

9/18/2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



Certificate of Express Mailing No. EL 968231214 US

Docket No.: 02012-40137

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Lawrence Lederman
Serial No. : 10/064,783 Group Art Unit : 3624
Filed : August 16, 2002 Examiner : Subramanian
For : *SYSTEM AND METHOD FOR MANAGING CONCENTRATION OF
CORPORATE DEBT*

AMENDMENT AND REQUEST FOR RECONSIDERATION
(37 C.F.R. § 1.111)

COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This Amendment and Request for Reconsideration is submitted in response to an
outstanding Office Action dated June 19, 2006.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2
of this paper.

Remarks/Arguments begin on page 5 of this paper.